IN THE CLAIMS:

Please amend the claims as set forth hereinbelow.

1.   (Currently Amended) A computer implemented method for compiling demographic data based on commercial transactions between customers and merchants comprising the steps of:

transmitting a customer identifier from a customer to a merchant automatically during a commercial transaction between the customer and the merchant;

transmitting the customer identifier and a merchant identifier from the merchant to a third-party financial institution;

transmitting the customer identifier and the merchant identifier from the financial institution to an interaction database of interaction data representing interactions between customers and merchants, the interaction database comprising interaction data of interactions involving different merchants and different customers;

storing in a demographics database transmitting from the financial institution into a demographics database, demographic data representing existing and/or prospective customers of two or more merchants;

retrieving from the interaction and demographics databases data representing existing and/or prospective customers of one or more merchants; and

generating a report based on the data retrieved from the interaction and demographics databases.

NYC_164733_1/DSILVIA

2.   (Original) A computer implemented method as claimed in claim 1 wherein the
interaction database and the demographics database are maintained as separate databases.

D2

3.   (Original) A computer implemented method as claimed in claim 1 wherein the
interaction database and the demographics database are maintained as a single database.

4.   (Cancelled)

5.   (Original) A computer implemented method as claimed in any one of the preceding
claims wherein the interaction data includes date and/or time data.

6.   (Previously presented) A computer implemented method as claimed in claim 1 wherein

D3

one or more interactions has a monetary value, and the interaction data obtained from the
interaction includes the monetary value.

7.   (Previously presented) A computer implemented method as claimed in claim 1 wherein
the interactions stored in the interaction database comprise commercial transactions between
customers and merchants.

8.   (Cancelled)

9.   (Previously presented) A computer implemented method as claimed in claim 1 wherein

D4

the interactions stored in the interaction database comprise communications between customers
and merchants provided by one or more telecommunications service providers.

10.   (Cancelled)

11.   (Previously presented) A computer implemented method as claimed in claim 1 wherein

D5

the interactions stored in the interaction database comprise data network communications
between customers and merchant, provided by one or more data network service providers.

12.   (Cancelled)

13. (Previously presented) A computer implemented method as claimed in claim 1 wherein the report is based on census data in addition to data retrieved from the interaction and demographics databases.

14. (Previously presented) A computer implemented method as claimed in claim 1 wherein the report includes demographic data representing the customers of a merchant.

15. (Previously presented) A computer implemented method as claimed in claim 1 wherein the report includes demographic data representing the customers of two or more merchants.

16. (Currently Amended) A system for compiling demographic data based on commercial transactions between customers and merchants, the system comprising:

a data transfer device configured to transmit a customer identifier from a customer to a merchant automatically during a commercial transaction between the customer and the merchant;

a data transfer device configured to transmit the customer identifier and a merchant identifier from the merchant to a financial institution;

a data transfer device configured to transmit the customer identifier and the merchant identifier from the financial institution to an interaction database of interaction data representing interactions between customers and merchants, the interaction database comprising interaction data of interactions involving different merchants and different customers;

a demographics database maintained in computer memory of demographics data transmitted from the financial institution, the demographic data representing existing and/or prospective customers of two or more merchants;

a retrieval device configured to retrieve from the interaction and demographics databases data representing existing and/or prospective customers of one or more merchants; and

a report generator configured to generate a report based on the data retrieved from the

interaction and demographics databases.

17.   (Original) A system as claimed in claim 16 wherein the interaction database and the

demographics database are maintained as separate databases.

18.   (Original) A system as claimed in claim 16 wherein the interaction database and the

demographics database are maintained as a single database.

19.   (Cancelled)

20.   (Previously presented) A system as claimed in claim 16 wherein the interaction data

includes date and/or time data.

21.   (Previously presented) A system as claimed in claim 16 wherein one or more interactions

has a monetary value, and the interaction data obtained from the interactions includes the

monetary value.

22.   (Previously presented) A system as claimed in claim 16 wherein the interactions stored

in the interaction database comprise commercial transactions between customers and merchants.

23.   (Cancelled)

24.   (Previously presented) A system as claimed in claim 16 wherein the interactions stored

in the interaction database comprise communications between customers and merchants provided

by one or more telecommunications service providers.

25.   (Cancelled)

26.   (Previously presented) A system as claimed in claim 16 wherein the interactions stored

in the interaction database comprise data network communications between customers and

merchants provided by one or more data network service providers.

27.   (Cancelled)

NYC_164733_1/DSILVIA

28. (Previously presented) A system as claimed in claim 16 wherein the report generator is configured to generate a report based on census data in addition to data retrieved from the interaction and demographics databases.

29. (Previously presented) A system as claimed in claim 16 wherein the report generator is configured to generate a report based on data including demographic data representing the customers of a merchant.

D12

30. (Previously presented) A system as claimed in claim 16 wherein the report generator is configured to generate a report based on data including demographic data representing the customers of two or more merchants.

31. (Previously presented) A computer implemented method as claimed in claim 7 wherein the interaction data includes a customer identifier, the customer identifier comprising an account number obtained by one or more financial institutions from the commercial transactions.

32. (Previously presented) A computer implemented method as claimed in claim 7 wherein the interaction data includes a merchant identifier, the merchant identifier comprising an account number obtained by one or more institutions from the commercial transactions.

33. (Previously presented) A computer implemented method as claimed in claim 9 wherein the interaction data includes a customer identifier, the customer identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

D13

34. (Previously presented) A computer implemented method as claimed in claim 9 wherein the interaction data includes a merchant identifier, the merchant identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

35.   (Previously presented) A computer implemented method as claimed in claim 11 wherein the interaction data includes a customer identifier, the customer identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

36.   (Previously presented) A computer implemented method as claimed in claim 11 wherein the interaction data includes a merchant identifier, the merchant identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

37.   (Previously presented) A system as claimed in claim 22 wherein the interaction data includes a customer identifier, the customer identifier comprising an account number obtained by one or more financial institutions from the commercial transactions.

38.   (Previously presented) A system as claimed in claim 22 wherein the interaction data includes a merchant identifier, the merchant identifier comprising an account number obtained by one or more financial institutions from the commercial transactions.

39.   (Previously presented) A system as claimed in claim 24 wherein the interaction data includes a customer identifier, the customer identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

40.   (Previously presented) A system as claimed in claim 24 wherein the interaction data includes a merchant identifier, the merchant identifier comprising a telephone number obtained by one or more telecommunications service providers from the communications.

41.   (Previously presented) A system as claimed in claim 26 wherein the interaction data includes a customer identifier, the customer identifier comprising a data network address obtained by one or more data network service providers from the data network communications.

NYC_164733_1/DSILVIA

42.   (Previously presented) A system as claimed in claim 26 wherein the interaction data includes a merchant identifier, the merchant identifier comprising a data network address obtained by one or more data network service providers from the data network communications.